

MISSOURI SECRETARY OF STATE ROBIN CARNAHAN

wants you to "Know Your Rights!"



Missouri Investor Bill of Rights

When you invest, you have the right to:

- I. Receive information from a firm about the work history and background of the person handling your account, as well as information about the firm itself.
- 2. Receive responsible investment recommendations designed to meet reasonable expectations consistent with your personal objectives, time horizon, risk tolerance and other factors.
- 3. Receive complete information about the risks, obligations, benefits, history and costs of any investment before investing. The firm or its representative should provide full disclosure of the commissions, sales charges, maintenance and service charges, transaction or redemption fees and penalties related to the various securities or variable annuities.
- 4. Receive a clearly defined process for raising and resolving a complaint including alternatives available to you if the firm is unable to resolve a dispute to your satisfaction. You have the right at any time to move your account to another representative or new investment firm whenever you wish in a simple, timely and efficient manner.
- 5. Receive clear, accurate, timely and easy to understand account forms, agreements, statements, trade confirmations and other communications from your investment firm.
- 6. Receive a thorough explanation of the terms and conditions of transactions you undertake from your investment representative.
- 7. Access your funds in a timely manner and receive information before investing regarding any restrictions or limitations on access.
- 8. Clear descriptions of the firm's policies and procedures for protecting the privacy of your non-public, personal information.
- 9. Receive information from the Securities Division of the Secretary of State's Office pertaining to the employment, complaint and disciplinary history of an investment firm or its representatives and receive information about any security to find out if it is permitted to be sold in Missouri, or to file a complaint.
- 10. Regulators and advocates who put the investor first and enforce investor protection.

For further information, please contact the Securities Division of the Office of the Missouri Secretary of State 600 W. Main St • PO Box 1276 • Jefferson City, MO 65102 (573) 751-4136 • 800-721-7996

Or visit our website at www.sos.mo.gov/securities